EXHIBIT 1

AMERICAN ACCOUNTS & ADVISERS, INC.

* 7460 80TH ST S * COTTAGE GROVE * MINNESOTA 55016 * 651-405-9760 *

Jan 10, 2013

HUBBELL, KATELYNN

Our File #J18508

Creditor Account # Regarding SOUTHDALE ANESTHESIOLOGIS "HUBBELL, KATELYNN"

Principal Interest All Costs 334.15

I am writing to inform you that the above-mentioned matter has been referred to my attention.

Be advised that unless we promptly receive PAYMENT IN FULL we will recommend that legal action be commenced. Further be advised that if such action determines that the debt is valid, a writ of execution may be issued. A garnishment summons, writ of attachment or other court ordered supplementary proceeding may also be invoked. If legal action is necessary, all legal fees may be added to your debt. Please be advised that a \$30.00 fee will be added for all returned checks. Please include your file number on your payment.

For your convenience, you may pay online at www.amaccts.com. Sincerely,

MR. RYANS Collection Supervisor

This notice was sent to you by a Collection Agency.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. For our mutual protection, telephone calls may be recorded.

EXHIBIT 2

AMERICAN ACCOUNTS & ADVISERS, INC.

* 7460 80TH ST S * COTTAGE GROVE * MINNESOTA 55016 * 651-405-9760 *

Feb 14, 2013

HÜBBELL, KATELYNN

Our File #J18508

Creditor Account #
SOUTHDALE AMESTHESIOLOGIS

Regarding "HUBBELL.KATELYNN" Principal Inte 334.15

Interest All Costs 0.00 0.00 Amt Owed 334.15

WE REGRET THAT THE ACTION NOW BEING TAKEN BECAME

NECESSARY. WE HAD HOPED THAT WE MIGHT WORK THIS OUT ON A

VOLUNTARY BASIS. APPARENTLY, THIS IS NOT POSSIBLE.

ONCE AGAIN, SORRY.

For your convenience, you may pay online at www.amaccts.com. Please be advised that a \$30.00 fee will be added for all returned checks.

Sincerely,

MR. CLARK

THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.